

Q: I am searching for a way to finance my college education. What resources are out there?

A: There are federal student aid programs available to students through the U.S. Department of Education. [To access these programs please click here.](#) You will have to fill out your [Free Application for Federal Student Aid \(FAFSA\)](#) to determine your eligibility for federal student financial aid.

Q: Are loans available to finance my college education?

A: Loans are the most common federal aid and must be repaid when you graduate or leave college. Loans available through the government are Stafford loans, offered to eligible students enrolled in higher education and Perkins Loans, for the neediest undergraduates. Stafford loans include the federally guaranteed Federal Family Education Loans (FFEL) from private lenders such as banks and credit unions. Sallie Mae is a private lender under this program and is the United States' largest college student loan company. [Click here to access the website.](#)

Q: I heard there are work study programs that give students jobs at school. Where can I learn more about these programs?

A: You may access information about work study in the [Guide to Federal Student Aid](#) , published by the Department of Education annually. Once granted work study you should contact your university and apply for a job placement at your school. Student employment with the Federal Government may also be an option.
[To find out more about student educational employment please click here.](#)

Q: I was told to be aware of scholarship scams. What are signs of scams?

A: It is very important to be aware of questionable tactics scammers use. Some services might make claims that you can't get the same information anywhere else, they might request your credit card number or they might ask you to send them money to claim a scholarship. [To read more please click here](#)
. You can also acquire more information on scholarship scams through the [Federal Trade Commission](#)
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Q: As a veteran where can I find more information on education benefits?

A: The most up to date information on education benefits for veterans is through the [U.S.](#)

[Department of Veterans Affairs](#)

. The Department of Veterans Affairs is now accepting and processing applications for the Post-9/11 GI Bill. The bill will provide education benefits for service members who have served on active duty for 90 or more days on or after Sept. 11, 2001. These benefits are tiered based on the number of days served on active duty, creating a benefit package that gives current and previously activated National Guard and Reserve members the same benefits as active duty service members. You should complete and submit the application form available online.

[For more information click here](#)

Q: I am thinking about joining the military. How can I go to school and plan for the military?

A: Reserve Officers Training Corps (ROTC) is a program for students who want to be commissioned as officers after graduating from college. You can find more information at the website of the [U.S. Army ROTC](#) , U.S. Navy ROTC or [Air Force ROTC](#) .

Q: I just graduated from college and am having trouble managing my student loans. Is there any government money for students like me?

A: There are new benefits going into effect July 1, 2009 that will make student loan payments manageable for millions of Americans. Benefits include cheaper interest rates on need- based (subsidized) federal student loans, reasonable and affordable monthly college loan payments for borrowers, and higher Pell Grant scholarships that cover the average tuition at public universities. [For more information click here](#) .

Q: How can I qualify for the Income- Based Repayment Program?

A: You can qualify if you are a borrower who is currently paying back federal student loans or a new borrower and whose debt exceeds 15 percent of your discretionary income. Borrowers with hefty debt loads or low- paying jobs are most likely to qualify. A borrower must also have enough debt relative to their income to qualify for a reduced payment.